

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: PHILLIP E. REED § Case No. 1:18-bk-03120
SHANNON R. REED §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/27/2018.
 - 2) The plan was confirmed on 03/07/2019.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/05/2020, 06/01/2020, 05/24/2021, 06/21/2021, 09/29/2021, 10/26/2021.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/19/2020, 05/12/2021, 09/09/2021.
 - 5) The case was completed on 11/05/2021.
 - 6) Number of months from filing or conversion to last payment: 39.
 - 7) Number of months case was pending: 41.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$46,698.00.
 - 10) Amount of unsecured claims discharged without full payment: \$85,080.65.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 35,185.00
Less amount refunded to debtor(s)	\$ 45.00
NET RECEIPTS	\$ 35,140.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,955.38
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 3,955.38
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NICHOLAS G PLATT, ESQUIRE	Lgl	0.00	NA	NA	500.00	0.00
NICHOLAS G PLATT, ESQUIRE	Pri	0.00	NA	NA	4,352.50	0.00
COMMONWEALTH OF	Pri	474.09	477.84	447.87	447.87	0.00
COMMONWEALTH OF	Uns	0.00	477.84	29.97	0.07	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA	Uns	347.67	394.70	394.70	0.94	0.00
BANK OF AMERICA	Uns	27,956.00	27,956.61	27,956.61	66.59	0.00
CAPITAL ONE BANK	Uns	2,243.00	2,392.48	2,392.48	5.70	0.00
BECKET & LEE	Uns	2,438.00	2,438.73	2,438.73	5.81	0.00
MEMBER FIRST FED. CREDIT	Sec	3,073.00	2,684.50	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	969.00	996.48	996.48	2.37	0.00
COMMUNITY LOAN SERVICING	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	152.00	272.19	272.19	0.65	0.00
M & T BANK	Uns	25,338.88	26,222.37	26,222.37	62.46	0.00
COMMUNITY LOAN SERVICING,	Con	0.00	NA	NA	18,182.44	0.00
M & T BANK	Sec	27,317.00	27,362.86	318.13	89.91	0.00
COMMUNITY LOAN SERVICING	Sec	71,726.00	70,981.82	3,208.19	3,208.19	0.00
COMMUNITY LOAN SERVICING	Sec	0.00	70,981.82	4,759.12	4,759.12	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
NICHOLAS G PLATT, ESQUIRE	Lgl	0.00	NA	NA	500.00	0.00
CHASE CARD SERVICES	Uns	15,887.00	NA	NA	0.00	0.00
HANOVER MEDICAL GROUP	Uns	174.00	NA	NA	0.00	0.00
HANOVER PEDIATRIC ASSOCIATES, Uns		48.00	NA	NA	0.00	0.00
LJ ROSS ASSOCIATES, INC	Uns	190.06	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	530.00	NA	NA	0.00	0.00
PEERLESS CREDIT SERVICES, INC	Uns	840.13	NA	NA	0.00	0.00
REIT LUBRICANTS CO	Uns	6,051.53	NA	NA	0.00	0.00
UPMC PINNACLE	Uns	2,059.97	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 18,182.44	\$ 18,182.44	\$ 0.00
Mortgage Arrearage	\$ 3,526.32	\$ 3,298.10	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,759.12	\$ 4,759.12	\$ 0.00
TOTAL SECURED:	\$ 26,467.88	\$ 26,239.66	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,962.37	\$ 4,800.37	\$ 0.00
TOTAL PRIORITY:	\$ 4,962.37	\$ 4,800.37	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 60,703.53	\$ 144.59	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,955.38
Disbursements to Creditors	\$ 31,184.62
TOTAL DISBURSEMENTS:	\$ 35,140.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/05/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.